WHAT IS CLAIMED IS

1.   A system for transmitting credit transaction data comprising:

a remote hub system coupled to a communications medium, the remote hub system receiving credit transaction data from one or more point of sale systems, encrypting the credit transaction data, and transmitting the encrypted credit transaction data over the communications medium; and

a gateway system coupled to the communications medium, the gateway system receiving the encrypted credit transaction data, decrypting the encrypted credit transaction data, and transmitting the credit transaction data to an authorization system.

2.   The system of claim 1 further comprising one or more point of sale systems coupled to the remote hub system.

3.   The system of claim 1 further comprising the authorization system coupled to the gateway system, the authorization system receiving the credit transaction data from the gateway system and determining an authorization code based upon the credit transaction data.

4.   The system of claim 1 further comprising:

a first authorization system coupled to the gateway system;

a second authorization system coupled to the gateway system; and

wherein the gateway system transmits the credit transaction data to the first or second authorization system based upon the credit transaction data.

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5.   The system of claim 1 further comprising a second gateway system coupled to the communications medium, the second gateway system receiving the encrypted credit
5   transaction data, decrypting the encrypted credit transaction data, and transmitting the credit transaction data to the authorization system.

6.   The system of claim 5 further comprising the
10 authorization system coupled to the gateway system and the second gateway system, the authorization system receiving the credit transaction data from the gateway system and the second gateway system, determining an authorization code based upon the credit transaction data, and transmitting an
15 authorization code to one of the gateway system and the second gateway system.

7.   The system of claim 1 further comprising:
a first point of sale system coupled to the remote hub
20 system, the first point of sale system transmitting credit transaction data to the remote hub system;
a second point of sale system coupled to a second remote hub system, the second point of sale system transmitting second credit transaction data to the second
25 remote hub system, the second remote hub system transmitting the second credit transaction data to the gateway system; and
wherein the gateway can receive the credit transaction data and the second credit transaction data and can transmit
30 the credit transaction data and the second credit transaction data to one of the authorization system or a second authorization system.

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8. The system of claim 1 wherein the remote hub system further comprises:

a protocol translator receiving the credit transaction data from the one or more point of sale systems according to a transmission protocol; and

an encryption system coupled to the protocol translator, the encryption system receiving the credit transaction data from the protocol translator and encrypting the credit transaction data.

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9.   An apparatus for transmitting credit transaction data over a communications medium comprising:

a protocol translator receiving the credit transaction data from one or more point of sale systems according to a

5   transmission protocol; and

an encryption system coupled to the protocol translator, the encryption system receiving the credit transaction data from the protocol translator and encrypting the credit transaction data.
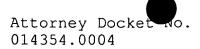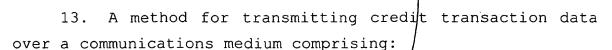
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10.   The apparatus of claim 8 further comprising a device router coupled to the protocol translator, the device router transmitting authorization data received in response to the credit transaction data to the one or more point of

15   sale systems in response to the credit transaction data and the authorization data.

11.   The apparatus of claim 8 further comprising a management system interface coupled to the protocol

20   translator, the management system storing a protocol module to the protocol system.

12.   The apparatus of claim 8 further comprising a management system interface coupled to the encryption

25   system, the management system storing an encryption module to the encryption system.

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13. A method for transmitting credit transaction data over a communications medium comprising:

receiving credit transaction data from a point of sale device;

5   encrypting the credit transaction data;

transmitting the encrypted credit transaction data over the communications medium;

decrypting the encrypted credit transaction data;

determining which of two or more authorization systems

10 is the appropriate authorization system to provide the credit transaction data to; and

transmitting the credit transaction data to the appropriate authorization system.

15 14. The method of claim 13 wherein receiving the credit transaction data from the point of sale device comprises receiving credit transaction data from one of two or more point of sale devices.

20 15. The method of claim 13 wherein encrypting the credit transaction data comprises encrypting the credit transaction data using an encryption module received from a hub manager.

25 16. The method of claim 13 wherein transmitting the encrypted credit transaction data over the communications medium comprises transmitting the encrypted data in an HTTP format.

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17. A method for controlling the transmission of credit transaction data comprising:

transmitting one or more control messages to a remote hub;

5   processing the control message at the remote hub; and

performing a control function at the remote hub in response to the control message.

18. The method of claim 17 wherein performing the
10 control function at the remote hub in response to the control message comprises transmitting status data for the remote hub.

19. The method of claim 17 wherein performing the
15 control function at the remote hub in response to the control message comprises transmitting status data for one or more point of sale devices connected to the remote hub.

20. The method of claim 17 wherein performing the
20 control function at the remote hub in response to the control message comprises updating the remote hub with a protocol module.

21. The method of claim 17 wherein performing the
25 control function at the remote hub in response to the control message comprises updating the remote hub with an encryption module.

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